

Certificate Number: 02998-NJ-CC-036914082



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CERTIFICATE OF COUNSELING

I CERTIFY that on October 19, 2022, at 12:05 o'clock PM EDT, Vivianne Antunes received from Consumer Education Services, Inc., DBA Start Fresh Today/DBA Affordable Bankruptcy Course, an agency approved pursuant to 11 U.S.C. 111 to provide credit counseling in the District of New Jersey, an individual [or group] briefing that complied with the provisions of 11 U.S.C. 109(h) and 111.

A debt repayment plan was not prepared. If a debt repayment plan was prepared, a copy of the debt repayment plan is attached to this certificate.

This counseling session was conducted by internet.

Date: October 19, 2022 By: /s/Terri Everett

Name: Terri Everett

Title: Counselor

* Individuals who wish to file a bankruptcy case under title 11 of the United States Bankruptcy Code are required to file with the United States Bankruptcy Court a completed certificate of counseling from the nonprofit budget and credit counseling agency that provided the individual the counseling services and a copy of the debt repayment plan, if any, developed through the credit counseling agency. See 11 U.S.C. 109(h) and 521(b).